

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-24259-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benny S Cho  
4 Mattocks Place  
Closter, NJ 07624

Social Security No.:  
xxx-xx-7401

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 5/14/20  
Time: 10:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Mark Goldman, Debtor's Attorney

COMMISSION OR FEES  
\$3051.25

EXPENSES  
\$

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If this is a chapter 13 case, the fees and expenses awarded:

- ☐ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☒ will reduce the amount to be paid to general unsecured creditors under the plan as follows: Reduction in the amount of the pro rata distribution.

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: April 3, 2020  
JAN:

Jeanne Naughton  
Clerk

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Benny S Cho  
DebtorCase No. 18-24259-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 137Page 1 of 2  
Total Noticed: 42

Date Rcvd: Apr 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2020.

db +Benny S Cho, 4 Mattocks Place, Closter, NJ 07624-1125  
 aty +John F. Golden, Albert Buzzetti & Associates, LLC, 467 Sylvan Avenue,  
 Englewood Cliffs, NJ 07632-2945  
 aty +Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 lm +SPS/Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, CO 80129-2386  
 517648709 American Express, POB 1270, Newark, NJ 07101-1270  
 517648710 +American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879  
 517749513 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517648711 +American Express c/o, Zwicker & Associates, P.C., 1101 Laurel Oak Road, Ste. 136,  
 Voorhees, NJ 08043-4322  
 517648712 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 517648717 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517648713 +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413  
 517713076 CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517754365 CACH, LLC its successors and assigns as assignee, of U.S. Bank, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517749633 CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517648726 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517648727 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 517648731 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 517648730 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 517770857 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,  
 DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)  
 517648736 +Santander Bank Na, Po Box 12646, Reading, PA 19612-2646  
 517648735 +Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Reading, PA 19612-2646  
 517780004 +Sovereign Medical Group (MDVISION), 1121 Situs Court, Ste 350, Raleigh, NC 27606-4275  
 517648737 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 517648738 +Specialized Loan Servicing c/o, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way,  
 Ste. 900, Mount Laurel, NJ 08054-4318  
 517648739 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08602-0269  
 517648740 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 517648741 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
 517677114 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 04 2020 01:58:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 04 2020 01:58:06 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517648708 +E-mail/Text: bkprpt@retrievalmasters.com Apr 04 2020 01:58:06  
 AMCA/American Medical Collection Agency, 2269 S Saw Mill, Elmsford, NY 10523-3832  
 517648707 +E-mail/Text: bkprpt@retrievalmasters.com Apr 04 2020 01:58:06  
 AMCA/American Medical Collection Agency, Attention: Bankruptcy,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 517648723 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 04 2020 02:09:02 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 517648722 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 04 2020 02:09:02 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517648729 +E-mail/Text: bknotice@ercbpo.com Apr 04 2020 01:58:10 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 517648728 +E-mail/Text: bknotice@ercbpo.com Apr 04 2020 01:58:10 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 517648732 E-mail/Text: sbse.cio.bnc@mail@irs.gov Apr 04 2020 01:57:38 Internal Revenue Service,  
 P.O. Box 21126, Philadelphia, PA 19114-0326  
 517648724 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 04 2020 02:08:58 Chase Card Services,  
 Correspondence Dept, Po Box 15298, Wilmington, DE 19850  
 517648725 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 04 2020 02:08:58 Chase Card Services,  
 Po Box 15298, Wilmington, DE 19850  
 517648734 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 04 2020 02:05:31  
 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
 517765115 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 04 2020 02:09:19  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin  
Form ID: 137

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Apr 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517648733 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 04 2020 02:07:09  
Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
517648718\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
517648719\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
517648720\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
517648721\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
517648714\* +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413  
517648715\* +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413  
517648716\* +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413  
TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2020 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Structured Asset Mortgage Investments II Inc., Et  
Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor Structured Asset Mortgage Investments II Inc., Et  
Al... rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7